

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

Caroline A. McGlade
Hugh D. McGlade

Debtors

Select Portfolio Servicing, Inc., servicing agent
for Deutsche Bank National Trust Company, as
Trustee, in trust for the registered holders of
Morgan Stanley ABS Capital I Inc. Trust 2006-
HE5, Mortgage Pass-Through Certificates, Series
2006 HE5

Movant

vs.

Caroline A. McGlade
Hugh D. McGlade

Debtors

William C. Miller, Esquire

Trustee

CHAPTER 13

NO. 21-10137 AMC

11 U.S.C. Section 362

**CONSENT ORDER ON
MOTION FOR RELIEF FROM STAY**

1. The above-styled Motion having been scheduled for a hearing before the Court on **September 28, 2021** upon Notice of Assignment of Hearing to each of the above-captioned parties in interest, and it appearing to the Court that the parties consent hereto:
2. FURTHER IT IS HEREBY ORDERED that the Motion for Relief from Stay is denied, as the parties herein agree that the interest of Movant is adequately protected by payment and performance as more particularly set forth hereinafter.

3. FURTHER ORDERED that as of **September 20, 2021**, the post-petition arrearage is as follows, pursuant to the terms of the Note, as set forth in the chart below:

Number of Missed Payments	From	To	Monthly Missed Principal and Interest	Monthly Missed Escrow (if applicable)	Monthly Payment Amount	Total of Monthly Payments Missed
2	August 2021	Sept. 2021	\$494.23	\$674.29	\$1,168.52	\$2,337.04
Less post-petition partial payments (suspense balance):					(\$1,038.36)	

Total: \$1,298.68

4. Debtor is ordered to make the following payments to cure the post-petition arrearage and other amounts owing set forth in paragraph 3:

Month Stipulation payment due	Monthly Stipulation Payment Amount
10/01/2021 – 02/01/2022	\$216.45
03/01/2022	\$216.43

5. Regular payments in the amount of **\$1,168.52** to be paid on or before **October 1, 2021** and any additional amount as required or allowed by the Note and Security Instrument. Payments should be sent to: Select Portfolio Servicing, Inc. Attn: Remittance Processing P.O. Box 65450 Salt Lake City, UT 84165-0450.
6. FURTHER ORDERED that should Debtor(s) default in payment of any sum specified herein, or in any regular monthly mortgage payments which come due according to Movant's Loan Documents, for the life of the bankruptcy then upon notice of default sent by first class mail to Debtor(s), attorney for Debtor(s) and the Trustee, and failure of Debtor(s) to cure such default within **fifteen (15)** days from the date of receipt of such notice, Movant may file a motion and affidavit of default, with service upon Debtor(s), attorney for Debtor(s) and the Trustee, and the Court may enter an Order releasing Movant from the automatic stay, without further notice or hearing.
7. FURTHER ORDERED that in the event relief from the automatic stay is later granted, the Trustee shall cease funding any balance of Movant's claim, and the provisions of Fed. R. Bank. P. 4001(a)(3) may be waived.
8. FURTHER ORDERED that upon completion of any foreclosure sale, any funds in excess of the amount due to Movant and to any subordinate lienholder(s) properly entitled to

receive proceeds under applicable State Law that would otherwise be payable to the Debtor(s), shall be paid to the Trustee by the entity receiving the funds from the foreclosure sale for the benefit of the Estate while the Debtor(s) remains in bankruptcy.

Dated this 20th day of September 2021

CONSENTED TO BY:

/s/ Rebecca A. Solarz, Esquire
Attorney for Movant



David B. Spitofsky, Esquire
Attorney for Debtors

/s/ Jack Miller, Esquire, for*
William C. Miller, Esquire
Chapter 13 Trustee

**No objection to its terms,
without prejudice to any of
our rights and remedies*

Approved by the Court this ____ day of _____, 2021. However, the court retains discretion regarding entry of any further order.

Bankruptcy Judge
Ashely M. Chan